

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
RICHMOND DIVISION**

IN RE:)	CASE No: 12-32624-KRH
VERONICA JIGGETTS SMITH)	Chapter 13
Debtor,)	
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CITIMORTGAGE, INC.)	
Movant,)	
V.)	
)	
VERONICA JIGGETTS SMITH, Debtor)	
ERNEST E. SMITH, Co-Debtor)	
ROBERT E. HYMAN, Trustee,)	
Respondents.)	
)	
)	
)	
)	
)	

CO-DEBTOR NOTICE OF MOTION

A Motion for Relief from the automatic stay has been filed by the Movant shown above.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one).

If you do not wish the court to grant the relief sought in the motion, or if you want the court to consider your views on the motion, then within fourteen (14) days from the date of this motion, you or your attorney must:

1. File a written response with the Bankruptcy Court. Unless a written response is filed and served within fourteen (14) days, the Court may deem any opposition waived, treat the motion as conceded, and issue an order granting the requested relief without further notice or hearing. If you mail your response to the court for filing, you must mail it early enough so the court will receive it within the fourteen (14) day deadline stated above. You must also mail a copy to the persons listed below.

2. Attend a hearing at the United States Bankruptcy Court, Courtroom 5000, 701 E Broad St, Richmond, VA 23219 on

March 5, 2014 at 09:10 AM

If no timely response has been filed opposing the relief requested, the court may grant the relief without holding a hearing.

3. A copy of any written response must also be mailed to the following persons:

Angela N. Watson, Esquire
22375 Broderick Drive
Suite 210
Dulles, VA 20166

Robert E. Hyman Trustee
PO Box 1780
Richmond, VA 23218-1780

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief.

Copies of the foregoing notice have been mailed to all parties listed on the certificate of service on the Motion for Relief described herein.

Date: January 6, 2014

/s/ Angela N. Watson, Esq
Angela N. Watson, Esq. VSB: #72029
Morris|Hardwick|Schneider, PLLC
22375 Broderick Drive, Suite 260
Dulles, Virginia 20166
Ph: 703-330-3265
Fax 703-330-8315
Email: anwatson@closingsource.net
Attorney for Movant